

CLEAN COPY OF CLAIMS

A1  
3. The system according to claim 2, wherein said active module contains code which is executed by said programmable controller in said network access device such that at least part of said unencrypted information is provided to said customer who is requested to enter a first identifier related to said customer's financial account.

9. The system according to claim 3, wherein the provided unencrypted information includes a name of said financial institution maintaining said customer's financial account.

A2  
10. The system according to claim 3, wherein the provided unencrypted information includes an audio message pertaining to said financial institution maintaining said customer's financial account.

11. The system according to claim 3, wherein the provided unencrypted information includes advertising information pertaining to said financial institution maintaining said customer's financial account.